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APR 22 2010

Docket No.: 320529195US5  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
Kathleen Tyson-Quah

Application No.: 10/815,190

Confirmation No.: 7517

Filed: March 31, 2004

Art Unit: 3696

For: REDUCING RISK IN A PAYMENT-BASED  
TRANSACTION BASED UPON AT LEAST  
ONE USER-SUPPLIED RISK PARAMETER  
INCLUDING A CLEAN PAYMENT LIMIT

Examiner: F. Poinvil

**NOTIFICATION OF LOSS OF ENTITLEMENT TO SMALL ENTITY STATUS**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Madam:

Assignee, C.H.I. Development Mgmt. Ltd. XIV, LLC, hereby notifies the Patent and Trademark Office that it is not entitled to status as a small entity, and that the claim for small entity status filed by the Applicant is hereby withdrawn.

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Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 50-0665, under Order No. 320529195US5 from which the undersigned is authorized to draw.

Dated: August 10, 2009

Respectfully submitted,

By 

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